

## CLAIMS

What is claimed is:

1. A method for conducting a financial transaction of a registered user using a common telecommunications device over a communication network, comprising the steps of
  - a. identifying an incoming message by an identifier assigned to the device from which the incoming message is transmitted;
  - b. verifying the device as a registered user device based on the identifier;
  - c. receiving payment instructions to a third party from the registered user device;
  - d. contacting a financial institution selected by the registered user device to electronically transfer funds to a financial institution selected by the third party.
2. A method for conducting a financial transaction of a registered user using a common telecommunications device over a telephonic network, comprising the steps of:
  - a. identifying an incoming telephone call by the telephone number assigned to the device from which the incoming call is made;
  - b. verifying the device as a registered user device based on the identified telephone number;
  - c. receiving payment instructions to a third party from the registered user device;
  - d. contacting a financial institution selected by the registered user device to electronically transfer funds to a financial institution selected by the third party.

3. The method of claim 2, wherein the verifying step includes assigning and confirming a password entered by the registered user.
4. The method of claim 2, wherein the contacting step comprises contacting each of said financial institutions via the ATM system network.
5. The method of claim 4, wherein the electronic transfer of funds is on-line.
6. The method of claim 2, including the additional step of confirming the transfer of funds to the third party.
7. The method of claim 2, including the additional step of confirming the transfer of funds to the registered user.
8. The method of claim 2, further including the step of logging the transfer of funds.
9. The method of claim 8, further including the step of generating a report for the end user showing all fund transfers on the behalf of the registered user.
10. The method of claim 9, further including the step of providing the report on-line to the registered user.
11. The method of claim 8, further including the step of generating a report for the third party user showing all fund transfers on the behalf of the registered user.
12. The method of claim 11, further including the step of providing the report on-line to the third party.
13. The method of claim 2, further including the step of overriding the incoming telephone number identifier by a manually entered number recognizable as an alternative identified number in the verifying step.
14. The method of claim 2, the verifying step further including the step of confirming the registered user by voice.

15. The method of claim 2, including an initial step of registering a user as a registered user.
16. The method of claim 2, wherein the financial institution and related account of the registered user is identified by an account number supplied by the registered user.
17. The method of claim 16, wherein the account number is a debit card number for accessing the registered user account via an ATM system network.
18. The method of claim 16, further including the step of the registered user supplying the PIN number assigned to the debit card.
19. The method of claim 15, wherein the registering step includes the sub-steps of:
  - a. identifying the telephone number assigned to the incoming device;
  - b. prompting the user to select a password;
  - c. confirming the password;
  - d. identifying a selected financial institution account by entering a related account number.
20. The method of claim 19, further including the step of informing the user of legal notices and disclaimers prior to the identification of an account.
21. The method of claim 20, further including the step of terminating the registration process upon completion of the informing step.
22. The method of claim 19, further including the step of prompting the user to provide a voice identification after selection of the password.
23. The method of claim 2, wherein the common telecommunications device is a cellular phone.

24. The method of claim 2, wherein the common telecommunications device is a PDA having dial-up capability over a telephonic network.
25. The method of claim 2, wherein both the third party is also a registered user.
26. A method for completing payment of a financial transaction by electronically transferring funds from a user account to a vendor account using a remote input device, comprising the steps of:
  - a. identifying an incoming message call by an identifier assigned to the remote device from which the incoming message is transmitted;
  - b. verifying the device phone user as a registered user based on the identifier;
  - c. assigning a unique password to the user and verifying the password prior to the completion of any additional steps;
  - d. identifying a selected financial institution account by entering a related account number.
  - e. receiving payment instructions to a third party from the registered user;
  - f. contacting a financial institution selected by the registered user to electronically transfer funds to a financial institution selected by the third party.
27. A method for completing payment of a financial transaction by electronically transferring funds from a user account to a vendor account using a cellular phone, comprising the steps of:
  - a. identifying an incoming telephone call by the telephone number assigned to the cellular phone from which the incoming call is made;
  - b. identifying the telephone number assigned to the incoming device

- c. verifying the cellular phone user as a registered user based on the identified telephone number;
  - d. assigning a unique password to the user and verifying the password prior to the completion of any additional steps;
  - e. identifying a selected financial institution account by entering a related account number.
  - f. receiving payment instructions to a third party from the registered user;
  - g. contacting a financial institution selected by the registered user to electronically transfer funds to a financial institution selected by the third party.
28. The method of claim 27, wherein the account number is a debit card number for accessing the registered user account via an ATM system network.
29. The method of claim 28, further including the step of the registered user supplying the PIN number assigned to the debit card.
30. A method for purchasing an electronic lottery game from and authorized lottery commission via a common communication device, comprising the steps of:
- a. identifying an incoming message call by an identifier assigned to the device from which the incoming message is transmitted;
  - b. identifying the identifier assigned to the incoming device;
  - c. verifying the device user as a registered user based on the identifier;
  - d. assigning a unique password to the user and verifying the password prior to the completion of any additional steps;
  - e. identifying a selected financial institution account by entering a related account number.

- f. receiving an order to purchase a game from the registered user;
  - g. contacting a financial institution selected by the registered user to electronically transfer funds to cover the cost of the game to an authorized recipient of funds for the lottery commission;
  - h. activating the game purchased by the user;
  - i. informing the user of the outcome of the game over the device;
  - j. electronically transferring any winnings from a financial account of the lottery commission to the selected financial account of the user.
31. The method of claim 30, wherein the incoming device is a cellular telephone.
32. The method of claim 30, wherein the game includes a random number generator and wherein a certain sequence of numbers identifies a win.
33. The method of claim 30, wherein the customer may select a sequence of numbers to match by entering the number sequence via a key pad on the device.
34. The method of claim 30, wherein the electronic funds transfer is made via an ATM system network.
35. The method of claim 30, wherein the account number entered by the user is an ATM account number and PIN.
36. The method of claim 30, wherein the device is a dedicated device at an authorized licensee of the lottery commission.
37. The method of claim 30, wherein the device is a cell phone assigned to the user.